



Schedule of charges for NRE / NRO Advantage Savings Account

This facility is discontinued for Deutsche Bank Non-Resident customers.

Account Title	NRE / NRO Advantage Savings Account
Account Maintenance	
Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB) for Tier A cities	AUM ≥ ₹5 lakh
Account opening cheque	₹300,000
Fall below fees (per quarter)	Percentage shortfall from AUM x ₹1,800 or ₹1,800 whichever is lower
Family Account Proposition^{###} (Advantage Family Account)	
Grouping: Up to 2 Accounts Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB)	AUM ≥ ₹10 lakh
Grouping: Up to 3 Accounts Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB)	AUM ≥ ₹15 lakh
Grouping: Up to 4 Accounts Assets Under Management (AUM) [#] or Average Quarterly Balance (AQB)	AUM ≥ ₹20 lakh
Fall below fees (per quarter)	Percentage shortfall from AUM x ₹1,800 or ₹1,800 whichever is lower
Cheque Book and Consolidated Statement	
Payable at par cheque book - personalised	Free of charge
Payable at par utilisation	Free of charge
Statement with payee details	Free monthly statements; Free quarterly investment statements; Free monthly e-statements
Duplicate statement	Free of charge
Cheque Return and Stop Payment	
Cheque issued and returned Financial reasons (per instrument)	₹350
Cheque issued and returned Technical reasons (per instrument)	Free of charge
Cheque deposited and returned	Local - Free of charge Outstation - ₹150
Stop payment - single cheque	₹50
Stop payment - range of cheques	₹150
International ATM cum Debit Card^{##}	
International Signature Card (Annual Fees)	Free of charge

Add on International Signature Debit Card (Annual Fees)	Free of charge	
International Gold Card (Annual Fees)	Free of charge	
Add on International Gold Debit Card (Annual Fees)	Free of charge	
Replacement of damaged International Debit Card/ Regeneration of duplicate pin	Free of charge	
Replacement of lost/ stolen International Debit Card (Signature/ Gold)	Free of charge	
ATM cash withdrawal limit at ATMs and POS utilisation limit	Default limit: ₹25,000	Flexible limit: ₹25,000 ₹50,000 ₹100,000 ₹150,000
ATM cash withdrawal limit per transaction at other Bank ATMs	₹10,000	
Number of free transactions and charges at other Bank ATMs (Domestic)	Free of charge	
International cash withdrawal**	Free transaction on Global ATM Alliance Network* ATMs; Other ATMs ₹115 per transaction	
International balance enquiry (per transaction)	₹35	
Demand Draft, Pay Order and Cheque Collection		
Demand Drafts on Deutsche Bank locations	Free of charge up to ₹2,500,000 per month Above the free limit ₹1.50 per ₹1,000 Minimum ₹150, Maximum ₹5,000	
Demand Drafts on Non - Deutsche Bank locations	₹2.25 per ₹1,000 Minimum ₹95, Maximum ₹2,495	
Pay Order	Unlimited Free	
Foreign Currency Demand Draft (per instrument)	₹300	
Demand Draft/ Pay Order cancellations/ revalidation/ duplicate (per instrument)	₹100	
Outstation cheque collection at Deutsche Bank branch locations	Free of charge up to ₹2,500,000 per month and not exceeding 20 instruments per month. Above the free limit: Up to ₹100,000 ₹100 per instrument ₹100,001 and above ₹150 per instrument	
Outstation cheque collection at Non - Deutsche Bank branch locations	Up to ₹5,000 ₹5,000 to ₹10,000 ₹10,001 to ₹100,000 ₹100,001 and above	₹25 per instrument ₹50 per instrument ₹100 per instrument ₹150 per instrument

National Electronic Fund Transfer (NEFT [^])	Free of charge
RTGS [^] (per transaction)	Free of charge
Foreign Currency cheque collection	0.25% (Minimum ₹155 and Maximum ₹4,495)
Foreign Exchange Conversions (per transaction)	₹100
Outward Remittance (per transaction)	Free of charge

Any Branch Banking

Cash deposit / withdrawal (Non - Domicile branch)	Unlimited free
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Other Account Related

Standing Instruction Set up (per instruction)	₹60	
Standing Instruction Amendments (per instruction)	₹60	
Standing Instruction Failure (per instruction)	₹350	
Account closure up to 14 days 15 days to < 6 months	Nil ₹550	
Activation of Dormant Account	Free of charge	
Retrieval of documents - document up to 6 months old (per document)	Documents up to 6 months Documents > 6 months	Free ₹100
ECS debit instructions issued by customer and returned unpaid (per instrument)	₹350	

Balance Certificate, Interest Certificate and Bankers Report

Certificate of Balance and Interest Certificate (current year)	Free of charge
Signature Verification Certificate (per verification)	₹100
Charge slip copy retrieval	₹100
Retrieval of documents - document up to 6 months old (per document)	₹100
Bankers Report	₹100

*Global ATM Alliance includes Deutsche Bank ATM worldwide, Bank of America in USA, Scotia Bank in Canada, Chile, Mexico and Caribbean Islands, BNP Paribas in France, Barclays Bank in UK and Africa, Westpac in Australia, New Zealand and South Pacific.

**Mark-up of 3.5% on all International Transactions (cash withdrawals and Point-of-Sale transactions).

#AUM includes investments in all Mutual Funds units (except liquid Mutual Funds), Insurance, Fixed Deposits, 20% of value of free DMAT shares and Savings account balances right through the quarter.

@@Available for accounts more than 6 months old

Petrol surcharge waiver is applicable only on Deutsche Bank Gold Debit Cards.

The maximum petrol surcharge waiver per Deutsche Bank Gold Debit Card in a calendar month will be restricted to ₹150.

In case customer has crossed the threshold of Rs. 150 in a calendar month, his/ her account will be debited for the differential amount in the same month or in the subsequent months at the discretion of the Bank. In case sufficient balance is not available in the a/c to absorb the debit, in addition to the exercise of other rights of the Bank, a lien will be marked in the customer's a/c and the debit will be posted as and when balance is available.

##No Debit Card to be issued for NRO Accounts.

###Not available for NRO / NRE Savings Account.

^Charges are inclusive of Service Tax.

Demand Draft / Pay Order charges to be applicable only on the incremental amounts.

Charges plus taxes as applicable will be levied.

These service charges are subject to change as per Bank's policies.

Average Quarterly Balance (AOB) and Assets Under Management (AUM) calculation: AOB/ AUM is a simple average of end of day balances for a calendar quarter e.g.

Balance during the month of January - ₹20,000 daily.

Balance during the month of February - ₹10,000 daily.

Balance during the month of March - ₹30,000 daily.

In the above eg. the balance maintained in the calendar quarter January-March is ₹20,000.

+Tier A Cities - Ahmedabad, Bangalore, Chennai, Delhi, Gurgaon, Kolkata, Mumbai, Noida and Pune.

+Tier B Cities - Aurangabad, Kolhapur, Ludhiana, Moradabad, Salem, Surat and Vellore.

Deductions by Foreign Banks – The outward remittance of funds may/ will involve the engagement with foreign Bank/s. Users should therefore note that the foreign bank(s) involved in routing of the transaction, may deduct their charges from the amount of remittance, as per applicable rules and regulations of the respective country/ bank, excluding transactions processed under Full value facility. In such a situation, the beneficiary may not get the full amount remitted from India. Deutsche Bank AG does not have any control on such deductions. The user is advised to check with the beneficiary in advance of applicable charges in the destination/ routing country(ies)/ bank(s) and keep adequate margin in the amount of remittance to ensure the required amount reaches the beneficiary.

With effect from April 01, 2015: In line with RBI guidelines (RBI Circular no DBR.Dir.BC.No.47/13.03.00/2014-15), customers who have not maintained the required balance threshold for a quarter across both Assets Under Management (AUM) and Average Quarterly balances (AOB) would be sent an intimation of the same on their mobile number or email address or physical address as registered with the Bank, at the end of the cycle. The quarterly balances across both AUM and AOB would then be reviewed post a month of the charge cycle, and in the event of non-maintenance again, service fee would be applied as a percentage of the shortfall observed in the actual AOB maintained from the required threshold of AOB or actual AUM maintained from the required threshold of AUM whichever is lower. It will be the responsibility of the customer to have a valid e-mail ID, mobile number and address updated with the Bank at all times, failing which, customer may not receive the notification(s).

For example, Calendar Quarter Q1 (January – February – March) Requirement: AUM ₹150,000 OR AOB ₹75,000 with a flat charge of ₹1,200 AUM / AOB will be checked for Q1 in April. In case client has not maintained the requisite balances, communication will be sent giving 1 month's notice i.e. April Post one month's period, AOB / AUM will be recalculated for February – March – April in May. In case client does not maintain either AUM or AOB i.e. AUM is Rs. 120,000 and AOB is ₹37,500, the shortfall for both AUM and AOB will be calculated i.e. $\frac{120,000}{150,000} = 80\%$ i.e. shortfall of 20% and $\frac{37,500}{75,000} = 50\%$ i.e. shortfall of 50%. Lower shortfall is observed in AUM i.e. 20% hence the charges will be levied basis the AUM shortfall i.e. Charge will be $₹1,200 \times 20\% = ₹240$.